



Eliot L. Engel  
M.C.  
Presorted Standard

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Congressman Eliot Engel and Deborah Elliot, the New York State Nurses Association Deputy Executive Officer, discussing the need for health care reform.

Dear Neighbor,

From my first day in Congress, I have worked to provide quality, affordable health care and to improve health services for all Americans.

The House of Representatives recently passed the Affordable Health Care for America Act with the support of the AARP and the American Medical Association (AMA). Under this legislation, Americans would have access to quality health care.

There are parts of the legislation that I would have changed, but what is important is that we now have a chance to make a positive difference in our lives and those of future generations.

The legislation I voted for will mean affordable health care for working and middle-class families, security for seniors and a more solvent, stronger Medicare program. It aims to reduce the federal deficit over ten years.

It will reduce our out-of-control medical costs that are the highest in the world and increasing three times faster than wages. Insurance premiums have increased 87% since 2002.

This legislation is not the final law. After the U.S. Senate passes its version of health care reform legislation, the House and Senate versions will be merged and changed before final health care reform legislation is voted upon.

I have created a special Health Care section on my website to provide information on the legislation. I encourage you to visit it and to also send me your concerns, questions and proposals.

As in the past, we will hear all kinds of stories about what is being proposed. Some opponents to health care reform are using fear, instead of fairly debating the issues and using facts.

Please contact any of my offices if you have any questions about the pending health care reform legislation.

Sincerely,  
Eliot L. Engel  
Eliot L. Engel, Member of Congress

CONGRESSMAN ELIOT ENGEL'S OFFICES

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For more information on Health Care Reform go to Congress Member Eliot Engel's website:  
[www.engel.house.gov](http://www.engel.house.gov) – and click on the “An American Solution. Quality Affordable Health Care.”

THE AFFORDABLE  
HEALTH CARE FOR  
AMERICA ACT

Health  
Care  
Reform

A SPECIAL REPORT FROM  
CONGRESSMAN ELIOT ENGEL  
ON REFORMING AND  
IMPROVING HEALTH CARE

# Health Care Reform

## Congressman Eliot Engel Reports



### On November 7th, Eliot Engel Voted for Historic Legislation to Improve Our Health Care System

The Affordable Health Care for America Act provides for quality health care for 96% of Americans.

According to the non-partisan Congressional Budget office, it could reduce the federal deficit by \$30 billion over the next ten years.

"This legislation protects your choice of doctors and health plans, and improves health care services for all Americans," said Congressman Engel.

#### IF YOU HAVE INSURANCE

- If you like your current plan, you can keep it.

- If you like your doctor, you can keep seeing him or her.

#### IF YOU DO NOT HAVE INSURANCE OR LOSE YOUR INSURANCE

- Creates a Health Insurance Exchange so that individuals not covered by their employer and some

small businesses can comparison shop from a menu of affordable, quality health care options that will include private plans, health co-ops, and a new public health insurance option.

- The federal government will provide "affordability credits," for low- and middle-income individuals and families to help pay for insurance.

- Gives small business tax credits to help pay for insurance and exempts 86% of all businesses.

#### BENEFITS FOR ALL AMERICANS

- Requires coverage for pre-existing conditions.

- Ends cancellation of insurance for serious illness

- Eliminates co-pays for preventive care, and caps yearly out-of-pocket expenses.

- Stops "gender rating" to end insurance companies charging women more for the same coverage as men.

- Guarantees that every child will have health care coverage that includes dental, hearing and vision benefits.

- Controls health care costs. Business Week reported that "62% of all personal bankruptcies were caused by health problems and 78% of those had [health] insurance."

- Creates portable, secure health care coverage – so that you won't lose health care if your employer drops your plan or you lose or change your job.

- Health care reform will be paid for through a combination of savings by making Medicare and Medicaid more efficient – without reducing seniors' benefits in any way – a surcharge on the top 0.3 percent of all households, and combating fraud and waste.



Congressman Eliot Engel discussing health care reform at a Senior Center and listening to concerns and opinions at one of the meetings he has held throughout our Congressional District.

He also held a Telephone Town Hall Meeting in which thousands of people took part. You can hear the town hall meeting on his website [www.engel.house.gov](http://www.engel.house.gov).

### Four Myths

There are many myths about Health Care reform. Unfortunately we still hear them.

#### AND THERE WILL BE MORE

Here are the facts on four common myths.

**1. It's a Government take over of health care.** Not true. The non-partisan Congressional Budget Office showed that by 2019 only 3% would choose a public option plan while the number of employer health care plans would increase.

**2. Death Panels.** They never existed in any proposal – period.

**3. You will not choose your own doctor.** In every proposal, if you like your doctor and are satisfied with your insurance plan you can keep them. The legislation Engel supports is also supported by American Medical Association.

Now, when people change jobs, if they have new insurance, their old doctors may not be part of their new plan, and people who lose their jobs lose their insurance.

**4. Seniors would lose benefits.** Seniors would not lose any health care coverage. Medicare – a government single payer system – would continue to be improved.

### What are your concerns about and proposals for health care reform?

Write to Congressman Eliot Engel, 2161 Rayburn HOB, Washington, DC 20515 *OR* send an email by going to "Contact Me" at [www.engel.house.gov](http://www.engel.house.gov).

### Congressman Eliot Engel: Protecting and Improving Senior Citizen Health Care

The Affordable Health Care for America Act aims to improve Medicare and health care services for seniors:

- Closes the Part D "donut hole" where seniors pay for drug coverage without a drug benefit, resulting in lower prescription drug costs.
- Eliminates all co-payments for preventive care.
- Increases funding to eliminate waste, fraud and overpayments to private insurers that drain resources from your care, and extending the solvency of Medicare for years to come.

### How Would Health Care Reform Affect Our Congressional District?

The non-partisan Congressional Budget Office estimated that:

- **91,000 of our uninsured neighbors** would gain access to high-quality, affordable health insurance,

- **14,000 small businesses** would receive tax credits and be able to provide insurance to their employees,

- **1,600 seniors** would avoid the Medicare "donut hole", and

- **200 families**, including those with insurance, would not declare bankruptcy each year due to health care costs.

To provide you with more information and facts on health care reform proposals, Congressman Eliot Engel has a special section on his website. All you have to do is go to [www.engel.house.gov](http://www.engel.house.gov) – and click on the "An American Solution. Quality Affordable Health Care."

